

FAQ's: Kaiser Permanente

Q: Kaiser is different in Northern California and Southern California. Could a parent living in Northern California, still provide for his son/daughter who lives in Southern California and is between 23 & 26?

A: Yes, a dependent child can get visiting member services in a region other than their parent's home region. If you would like more information about visiting member services, please call Member Services in your home region.

Q: If a Kaiser member has a dependent child living in another state where there are no Kaisers, is there a way for the billing to go directly to Kaiser instead of the member paying and having to submit for reimbursement?

A: Your Kaiser Permanente medical plan provides 24/7, worldwide coverage for urgent and emergency care when traveling, and for a dependent children residing outside a Kaiser Permanente covered service area. Occasionally, non-Plan providers will bill Kaiser Permanente directly for medical services rendered. In some cases, the member will be required to pay for the emergency care or out-of-area urgent care and submit a claim form to request reimbursement.

Q: Kaiser Senior Advantage Plan: At what age is a person considered a senior?

A: The Kaiser Permanente Senior Advantage plan is for people who are eligible for Medicare.

In general, you are eligible for Medicare coverage if you are:

- 65 or older, or,
- under 65 and already receiving Social Security benefits or meet criteria for certain disabilities

We can help you determine your Medicare eligibility to enroll in our Senior Advantage plan. Call 1-866-973-4588 (toll free) or 1-888-758-6054 (toll-free TTY for the hearing/speech impaired), 8 a.m. to 8 p.m., seven days a week.

Q: Are other forms of alternative care available through Kaiser Permanente?

A: Chiropractic coverage is offered to members enrolled on the Senior Advantage plan only. Basic plan members, and Senior Advantage members seeking alternative types of care, should access our *ChooseHealthy* website.

ChooseHealthy, a product of American Specialty Health Networks, Inc. (ASH Networks) and *Healthroads*, Inc., provides discounted rates on chiropractic care, acupuncture, massage therapy services, fitness club memberships, herbs, vitamins, and supplements,

and health and fitness books and videos. (Please note that this is a discount program; it is not insurance.)

Kaiser Permanente members can access services from any ASH Networks contracted provider; referrals from primary care physicians are not required. Visit kp.org/choosehealthy for more information.

Q: Any restrictions on seeking massage therapy? (e.g. has to be recommended by the physician).

A: Massage therapy is not a covered benefit under your CalPERS health insurance plan. *ChooseHealthy*, a product of American Specialty Health Networks, Inc. (ASH Networks) and *Healthyroads*, Inc., provides discounted rates on massage therapy services, chiropractic care, acupuncture, fitness club memberships, herbs, vitamins, and supplements, and health and fitness books and videos. (Please note that this is a discount program; it is not insurance.) Kaiser Permanente members can access services from any ASH Networks contracted provider; referrals from primary care physicians are not required. Visit kp.org/choosehealthy for more information.

Q: Will the insurance carriers notify members of 2012 plan changes?

A: Yes, prior to Open Enrollment, all current members will receive a mailing, including information about the 2012 benefits and plan changes. Benefit information is also mailed to the Health Benefit Officers at each State and Public agency. A copy of the 2012 Evidence of Coverage booklet may be downloaded from the CalPERS microsite at kp.org/calpers.

Q: Is there an option to purchase a different Kaiser plan through CalPERS to either increase or decrease my benefits and adjust cost?

A: Kaiser Permanente offers comprehensive coverage through our basic and Medicare plans. No other plan options are being considered at this time.